

**SNAPSHOT of HOME Program Performance--As of 12/31/08**  
**Local Participating Jurisdictions with Rental Production Activities**



Participating Jurisdiction (PJ): Mobile

State: AL

PJ's Total HOME Allocation Received: \$25,258,776

PJ's Size Grouping\*: B

PJ Since (FY): 1992

Category	PJ	State Average	State Rank	Nat'l Average	Nat'l Ranking (Percentile):*		
					Group	B	Overall
Program Progress:				PJs in State: 7			
% of Funds Committed	88.03 %	91.01 %	6	90.66 %	32	29	
% of Funds Disbursed	79.16 %	79.42 %	5	81.06 %	28	31	
Leveraging Ratio for Rental Activities	0.29	1.74	6	4.62	5	7	
% of Completed Rental Disbursements to All Rental Commitments***	85.69 %	88.71 %	5	81.27 %	30	31	
% of Completed CHDO Disbursements to All CHDO Reservations***	86.70 %	72.03 %	1	68.23 %	84	80	
Low-Income Benefit:							
% of 0-50% AMI Renters to All Renters	97.55 %	76.77 %	1	79.86 %	91	88	
% of 0-30% AMI Renters to All Renters***	87.12 %	46.09 %	1	44.82 %	98	96	
Lease-Up:							
% of Occupied Rental Units to All Completed Rental Units***	98.16 %	91.99 %	4	94.65 %	46	44	
Overall Ranking:			In State:	1 / 7	Nationally:	75 74	
HOME Cost Per Unit and Number of Completed Units:							
Rental Unit	\$18,376	\$21,615		\$25,419	163 Units	9.30 %	
Homebuyer Unit	\$26,438	\$20,213		\$14,530	183 Units	10.40 %	
Homeowner-Rehab Unit	\$13,300	\$16,990		\$20,251	173 Units	9.80 %	
TBRA Unit	\$4,812	\$4,812		\$3,156	1,239 Units	70.50 %	

\* - A = PJ's Annual Allocation is greater than or equal to \$3.5 million (55 PJs)

B = PJ's Annual Allocation is less than \$3.5 million and greater than or equal to \$1 million (201 PJs)

C = PJ's Annual Allocation is less than \$1 million (293 PJs)

\*\* - E.g., a percentile rank of 70 means that the performance exceeds that of 70% of PJs.

\*\*\*- This category is double-weighted in compiling both the State Overall Ranking and the National Overall Ranking of each PJ.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

## Program and Beneficiary Characteristics for Completed Units

Participating Jurisdiction (PJ): Mobile AL

**Total Development Costs:**  
(average reported cost per unit in  
HOME-assisted projects)

	Rental	Homebuyer	Homeowner
<b>PJ:</b>	\$22,316	\$55,721	\$18,261
<b>State:*</b>	\$70,193	\$76,621	\$20,539
<b>National:**</b>	\$89,640	\$72,481	\$22,984

**CHDO Operating Expenses:**  
(% of allocation)

<b>PJ:</b>	<span style="border: 1px solid black; padding: 2px;">2.1</span> %
<b>National Avg:</b>	<span style="border: 1px solid black; padding: 2px;">1.1</span> %

**R.S. Means Cost Index:** 0.79

	Rental %	Homebuyer %	Homeowner %	TBRA %
<b>RACE:</b>				
White:	<span style="border: 1px solid black; padding: 2px;">8.8</span>	<span style="border: 1px solid black; padding: 2px;">0.6</span>	<span style="border: 1px solid black; padding: 2px;">5.2</span>	<span style="border: 1px solid black; padding: 2px;">12.9</span>
Black/African American:	<span style="border: 1px solid black; padding: 2px;">90.0</span>	<span style="border: 1px solid black; padding: 2px;">98.3</span>	<span style="border: 1px solid black; padding: 2px;">92.5</span>	<span style="border: 1px solid black; padding: 2px;">86.9</span>
Asian:	<span style="border: 1px solid black; padding: 2px;">0.6</span>	<span style="border: 1px solid black; padding: 2px;">1.1</span>	<span style="border: 1px solid black; padding: 2px;">1.2</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
American Indian/Alaska Native:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
Native Hawaiian/Pacific Islander:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
American Indian/Alaska Native and White:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
Asian and White:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
Black/African American and White:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
American Indian/Alaska Native and Black:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
Other Multi Racial:	<span style="border: 1px solid black; padding: 2px;">0.6</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">1.2</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
Asian/Pacific Islander:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.1</span>

### ETHNICITY:

Hispanic	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.1</span>
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### HOUSEHOLD SIZE:

1 Person:	<span style="border: 1px solid black; padding: 2px;">23.1</span>	<span style="border: 1px solid black; padding: 2px;">22.7</span>	<span style="border: 1px solid black; padding: 2px;">49.1</span>	<span style="border: 1px solid black; padding: 2px;">21.5</span>
2 Persons:	<span style="border: 1px solid black; padding: 2px;">35.6</span>	<span style="border: 1px solid black; padding: 2px;">26.0</span>	<span style="border: 1px solid black; padding: 2px;">24.9</span>	<span style="border: 1px solid black; padding: 2px;">38.3</span>
3 Persons:	<span style="border: 1px solid black; padding: 2px;">29.4</span>	<span style="border: 1px solid black; padding: 2px;">33.7</span>	<span style="border: 1px solid black; padding: 2px;">8.7</span>	<span style="border: 1px solid black; padding: 2px;">21.2</span>
4 Persons:	<span style="border: 1px solid black; padding: 2px;">8.1</span>	<span style="border: 1px solid black; padding: 2px;">11.0</span>	<span style="border: 1px solid black; padding: 2px;">13.3</span>	<span style="border: 1px solid black; padding: 2px;">10.9</span>
5 Persons:	<span style="border: 1px solid black; padding: 2px;">3.1</span>	<span style="border: 1px solid black; padding: 2px;">3.3</span>	<span style="border: 1px solid black; padding: 2px;">1.2</span>	<span style="border: 1px solid black; padding: 2px;">6.0</span>
6 Persons:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">2.8</span>	<span style="border: 1px solid black; padding: 2px;">1.2</span>	<span style="border: 1px solid black; padding: 2px;">0.9</span>
7 Persons:	<span style="border: 1px solid black; padding: 2px;">0.6</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">1.2</span>	<span style="border: 1px solid black; padding: 2px;">1.0</span>
8 or more Persons:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.6</span>	<span style="border: 1px solid black; padding: 2px;">0.6</span>	<span style="border: 1px solid black; padding: 2px;">0.2</span>

### HOUSEHOLD TYPE:

Single/Non-Elderly:	<span style="border: 1px solid black; padding: 2px;">11.9</span>	<span style="border: 1px solid black; padding: 2px;">23.8</span>	<span style="border: 1px solid black; padding: 2px;">11.6</span>	<span style="border: 1px solid black; padding: 2px;">9.2</span>
Elderly:	<span style="border: 1px solid black; padding: 2px;">18.8</span>	<span style="border: 1px solid black; padding: 2px;">8.3</span>	<span style="border: 1px solid black; padding: 2px;">61.3</span>	<span style="border: 1px solid black; padding: 2px;">12.3</span>
Related/Single Parent:	<span style="border: 1px solid black; padding: 2px;">63.7</span>	<span style="border: 1px solid black; padding: 2px;">51.9</span>	<span style="border: 1px solid black; padding: 2px;">19.7</span>	<span style="border: 1px solid black; padding: 2px;">75.6</span>
Related/Two Parent:	<span style="border: 1px solid black; padding: 2px;">4.4</span>	<span style="border: 1px solid black; padding: 2px;">15.5</span>	<span style="border: 1px solid black; padding: 2px;">7.5</span>	<span style="border: 1px solid black; padding: 2px;">1.3</span>
Other:	<span style="border: 1px solid black; padding: 2px;">1.3</span>	<span style="border: 1px solid black; padding: 2px;">0.6</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">1.5</span>

### SUPPLEMENTAL RENTAL ASSISTANCE:

Section 8:	<span style="border: 1px solid black; padding: 2px;">88.8</span>	<span style="border: 1px solid black; padding: 2px;">0.6</span> <sup>#</sup>
HOME TBRA:	<span style="border: 1px solid black; padding: 2px;">0.6</span>	
Other:	<span style="border: 1px solid black; padding: 2px;">1.9</span>	
No Assistance:	<span style="border: 1px solid black; padding: 2px;">8.8</span>	

**# of Section 504 Compliant Units / Completed Units Since 2001** 4

\* The State average includes all local and the State PJs within that state

\*\* The National average includes all local and State PJs, and Insular Areas

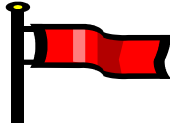
# Section 8 vouchers can be used for First-Time Homebuyer Downpayment Assistance.



# HOME PROGRAM SNAPSHOT WORKSHEET - RED FLAG INDICATORS

Local Participating Jurisdictions with Rental Production Activities

Participating Jurisdiction (PJ): Mobile State: AL Group Rank: 75  
 State Rank: 1 / 7 PJs (Percentile)  
 Summary: 1 / Of the 5 Indicators are Red Flags Overall Rank: 74  
 (Percentile)

FACTOR	DESCRIPTION	THRESHOLD*	PJ RESULTS	RED FLAG
4	% OF COMPLETED RENTAL DISBURSEMENTS TO ALL RENTAL COMMITMENTS	< 73.60%	85.69	
5	% OF COMPLETED CHDO DISBURSEMENTS TO ALL CHDO RESERVATIONS	< 47.54%	86.7	
6	% OF RENTERS BELOW 50% OF AREA MEDIAN INCOME	< 70%**	97.55	
8	% OF OCCUPIED RENTAL UNITS TO ALL RENTAL UNITS	< 90.20%	98.16	
"ALLOCATION-YEARS" NOT DISBURSED***		> 3.500	3.6	

\* This Threshold indicates approximately the lowest 20% of the PJs

\*\* This percentage may indicate a problem with meeting the 90% of rental units and TBRA provided to households at 60% AMI requirement

\*\*\* Total of undisbursed HOME and ADDI funds through FY 2005 / FY2005 HOME and ADDI allocation amount. This is not a SNAPSHOT indicator, but a good indicator of program progress.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

HOME Program Performance SNAPSHOT

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